



Order Filed on May 26, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY |
| Albert Russo PO Box 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee |
| In re: Joseph M. Ghigna Michelle Ghigna Debtor(s) |

Case No.: 18-15116 / MBK

Chapter 13

Hearing Date: 5/25/22 at 9:00 AM

Judge: Michael B. Kaplan

CHAPTER 13 TRUSTEE POST-CONFIRMATION ORDER OF DISMISSAL

The relief set forth on the following page is hereby **ORDERED**.

DATED: May 26, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The Court having determined that dismissal of this case is appropriate, it is hereby

ORDERED that the debtor's case is dismissed.

and it is further

ORDERED that:

Pursuant to [11 U.S.C. § 349\(b\)](#), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

Available funds on hand received prior to dismissal shall be distributed by the Chapter 13 Standing Trustee pursuant to the confirmed plan and any orders entered by the Court before returning funds to the debtor.

Any Order to Employer to Pay the Chapter 13 Trustee that has been entered in this case is vacated, and the employer is ordered to cease wage withholding immediately.

All outstanding fees due to the Court are due and owing and must be paid within 7 days of the date of this order.

In re:
Joseph M. Ghigna
Michelle Ghigna
Debtors

Case No. 18-15116-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 27, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Joseph M. Ghigna, Michelle Ghigna, 132 Susan Drive, Jackson, NJ 08527-1141 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Albert Russo | docs@russotrustee.com |
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| David A. Semanchik | on behalf of Debtor Joseph M. Ghigna info@semanchiklaw.com |
| David A. Semanchik | on behalf of Joint Debtor Michelle Ghigna info@semanchiklaw.com |
| Denise E. Carlon | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Harold N. Kaplan | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com |

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Harold N. Kaplan
on behalf of Creditor U.S. Bank Trust National Association hkaplan@rasnj.com informationathnk@aol.com

John R. Morton, Jr.
on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Laura M. Egerman
on behalf of Creditor Federal National Mortgage Association (FANNIE MAE) bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@rasnj.com

Laura M. Egerman
on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@rasnj.com

Rebecca Ann Solarz
on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com

Sindi Mncina
on behalf of Creditor Federal National Mortgage Association (FANNIE MAE) smncina@raslg.com

Sindi Mncina
on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

U.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14